

Congress of the United States
Washington, DC 20515

November 1, 2017

The Honorable Paul Ryan
Office of the Speaker
H-232 The Capitol
Washington, DC 20515

~~RETAINED BY SENATOR~~

Dear Speaker Ryan:

We are deeply concerned about the President's decision to end the cost-sharing reductions (CSRs) and the devastating financial impact it will have on small businesses, working families, and the innovator economy. We ask that you commit to fund the CSRs and eliminate this barrier to innovation.

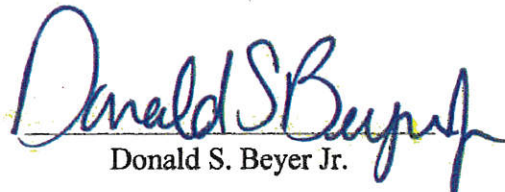
As you know, CSRs make health insurance more affordable by reducing cost sharing and out-of-pocket expenses like co-payments and deductibles in the non-group or individual market. In 2016, CSRs alleviated the cost of medical expenses for over 6.4 million enrollees. Now that President Trump has ended the Administration's payment of the CSRs, absent a subsequent appropriation of funds or other action by Congress, we could see devastating impacts on our innovator economy.

We know that failure to fund CSRs will drive up premiums as insurers cover the cost and that some insurers will be forced out of the non-group market as a result. The Congressional Budget Office (CBO) and the Joint Committee on Taxation (JCT) anticipate that most insurance commissioners would permit insurers to substantially increase premiums in the marketplaces. This will primarily hurt millions of middle-class individuals, like the small businesses and self-employed individuals in our districts, who earn too much to qualify for premium assistance and will bear the full brunt of any rate increase. According to the Brookings Institution, uncertainty about these payments is perhaps the biggest threat to stability in the individual market. CBO and the JCT also estimate that this action increases the federal deficit, on net, by \$194 billion from 2017 through 2026.

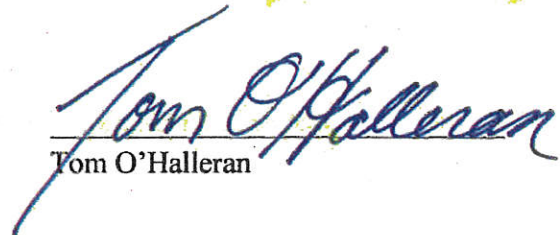
According to Kaiser Family Foundation, roughly one in five non-group marketplace consumers are small business owners or self-employed individuals. The Treasury Department identified non-group marketplace coverage as an important source of health insurance coverage for small business owners and the self-employed, noting that it provides insurance for a large share of self-employed individuals, particularly for middle-income workers. The UC Berkeley Center for Labor Research and Education highlights how the CSR eligible plans enabled small business owners and self-employed individuals to more easily obtain affordable health insurance and pursue entrepreneurial goals, also indicating that options like eliminating CSRs would disproportionately hurt self-employed and small businesses of less than 50 employees.

We are hearing from entrepreneurs, small business owners, and self-employed individuals who are being disproportionately impacted by the President's decision. We ask that you support our innovator economy and mitigate this financial burden by fulfilling cost sharing reduction payments.

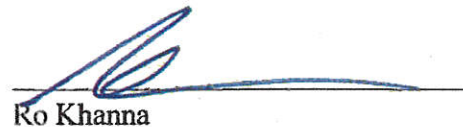
Sincerely,


Donald S. Beyer Jr.


Sean Patrick Maloney


Tom O'Halleran


Jackie Speier


Ro Khanna

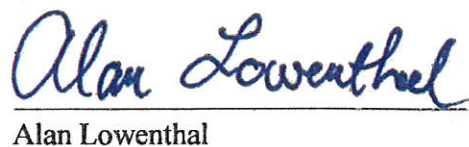

Ted W. Lieu

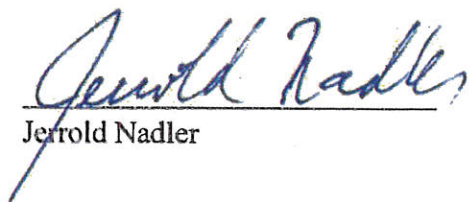

James P. McGovern

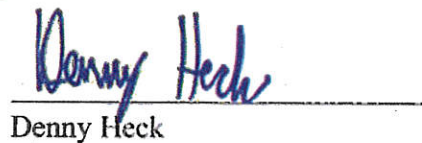

Jamie Raskin

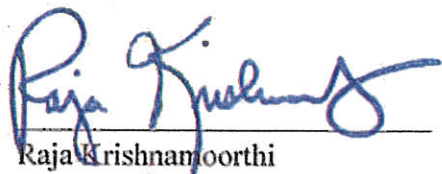

Bill Foster

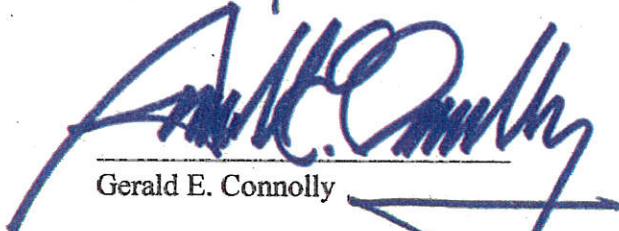

Terri Sewell


Alan Lowenthal


Jerrold Nadler

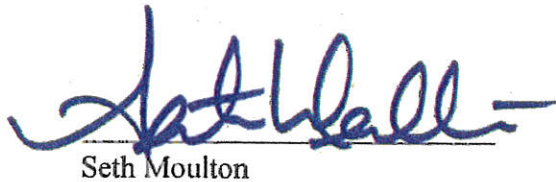

Denny Heck


Raja Krishnamoorthi

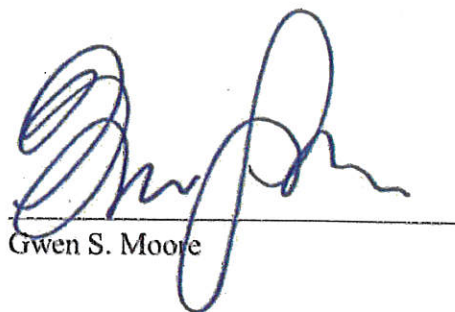

Gerald E. Connolly

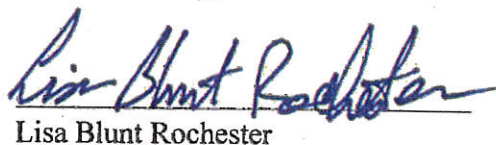

Ann McLane Kuster

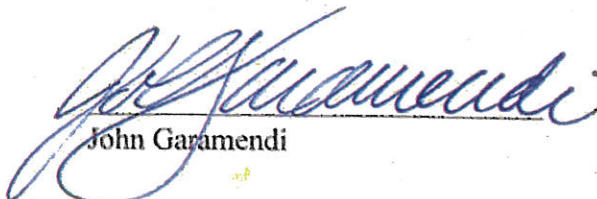

James R. Langevin

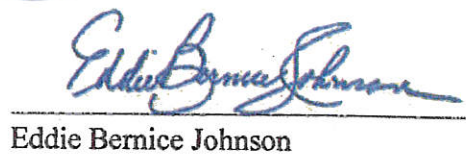

Seth Moulton


Yvette D. Clarke

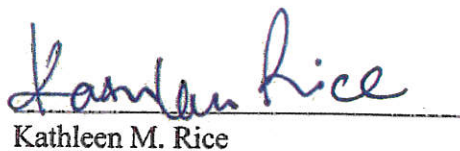

Gwen S. Moore


Lisa Blunt Rochester

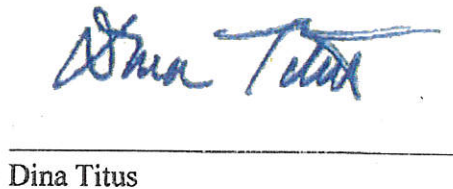

John Garamendi

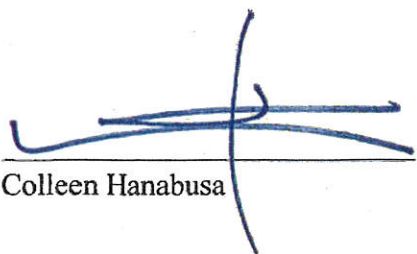

Eddie Bernice Johnson


Rick Larsen


Kathleen M. Rice


Raul Ruiz

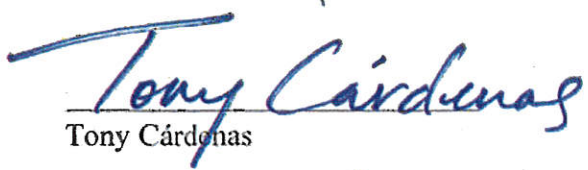

Dina Titus




Colleen Hanabusa

Nanette Diaz Barragán

Nanette Diaz Barragán



Tony Cárdenas



Joaquin Castro



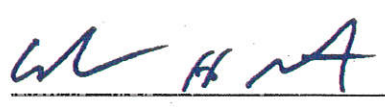
Steve Cohen



Mike Doyle



David N. Cicilline



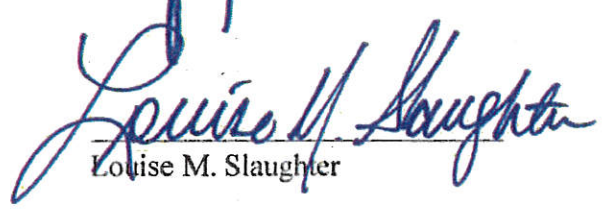
Eleanor Holmes Norton



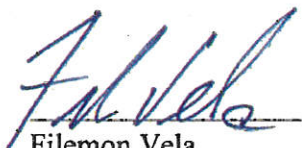
Jimmy Panetta



Donald M. Payne, Jr.



Louise M. Slaughter



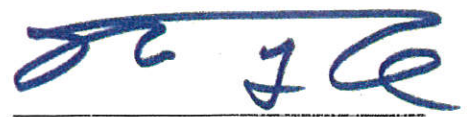
Filemon Vela



Jacky Rosen



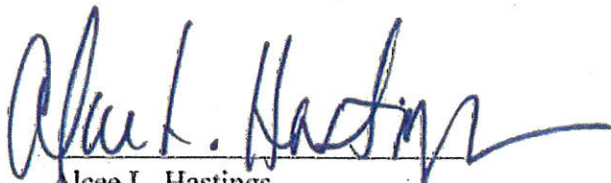
Mark DeSaulnier

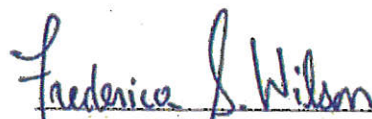


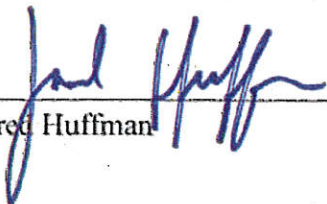
Cedric L. Richmond



Scott H. Peters


Alcee L. Hastings


Frederica Wilson


Jared Huffman

Congress of the United States
Washington, DC 20515

May 31, 2018

President Donald J. Trump
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20006

Dear Mr. President:

We are deeply concerned by your Administration's actions, which both trigger higher health insurance premiums as well as undermine access to high-quality, affordable health care for millions of hard-working Americans. The reporting of early filings by health insurers shows that healthcare premiums will rise sharply next year. Their justifications reveal that your Administration's actions are to blame.

This was foreseeable. Your administration ended cost-sharing reduction (CSR) payments, which help reduce out-of-pocket costs like co-pays and deductibles for low-income exchange enrollees. When it was announced, *The New York Times* reported that it could send "insurance premiums soaring" and *The Wall Street Journal* reported that "[s]ome consumers who get health insurance through the Affordable Care Act exchanges next year will face sharp premium increases and have fewer insurer options." There was concern that eliminating CSR payments would expose the government to lawsuits from insurers looking to recoup their lost costs. There was also concern that insurers would cost-shift lost revenue to non-CSR eligible individuals in the near term, hurting the self-employed, and those in the innovator and gig economies. While some states have found viable work-arounds to help keep coverage more affordable, your reckless actions have created additional uncertainty in the marketplaces. Insurers are increasing costs to cover the added risk.

You signed H.R. 1, a tax bill that functionally eliminated a provision in the Affordable Care Act (ACA) which required Americans to purchase health insurance. According to the nonpartisan Congressional Budget Office, that is the primary cause of a projected 15 percent increase in premiums in 2019 and will lead to 5 million more uninsured Americans. The wellbeing of the health insurance market depends upon the pool of participants. This move deliberately disincentivizes healthy individuals from participating, thereby leaving pools with a more concentrated mix of sicker and more expensive participants.


Your Administration proposed rules to modify the requirements for the sale of short-term and association health plans, which would allow insurers to sell products that do not constitute true "insurance." While these products would appear cheaper to consumers, they would do so at a significant cost, by covering fewer benefits and ensuring fewer patient protections, such as coverage of pre-existing medical conditions. This is a backdoor to undermining the health of the pools in the high-quality ACA insurance exchanges. Insurers might decide to leave these markets altogether if the customers become too unhealthy and therefore too expensive.

These efforts are sabotaging our healthcare system. As predicted, early state filings from Virginia and Maryland demonstrate significant premium hikes. In Virginia, for example, one plan option will rise by 64 percent. As justification for these significant hikes, insurers have expressly indicated that the cause lies primarily with the Trump administration, citing "elimination of the Individual Mandate penalties," "discontinuance of funding for Cost-Sharing Reduction (CSR) payments by the federal government," and "anticipated changes to regulations regarding Short Term Medical and Association Health Plans that will impact the Affordable Care Act risk pool." Sabotaging the ACA is bad for middle class families and individuals living with pre-existing conditions. They bear the brunt of annual premium increases and will be shut out of the secondary markets as their vital protections are rolled back.

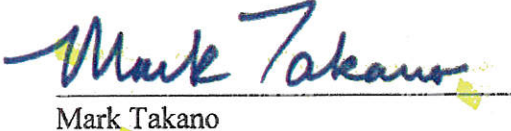
We ask that you stop your destructive campaign to sabotage the Affordable Care Act. Americans want access to high-quality, affordable health insurance. Please take efforts to undo this sabotage, and work with Congress to increase access and affordability for quality health insurance.

Sincerely,


Donald S. Beyer Jr.


Gerald E. Connolly

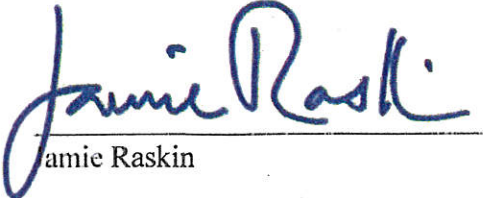

Grace F. Napolitano

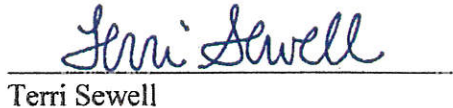

Mark Takano


Eleanor Holmes Norton


Ted Deutch


Earl Blumenauer


Jamie Raskin


Terri Sewell



Michelle Lujan Grisham



Nanette Diaz Barragán



Donald M. Payne, Jr.



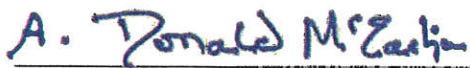
G. K. Butterfield



Debbie Wasserman Schultz



Betty McCollum



A. Donald McEachin



Marcy Kaptur



Mark Pocan



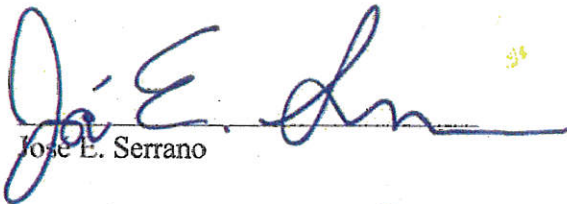
Suzanne Bonamici



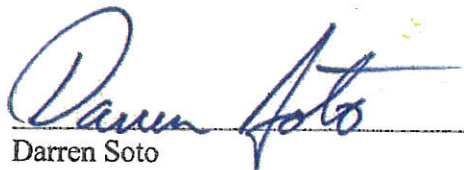
Alma S. Adams, Ph.D.



André Carson



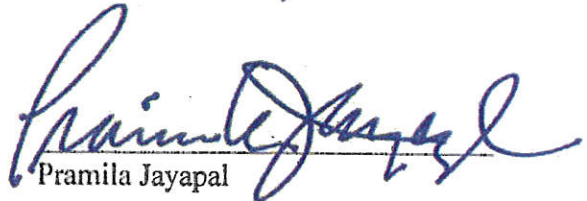
Jose E. Serrano




Darren Soto



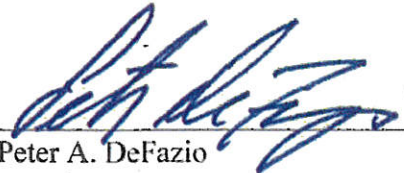
Frederica S. Wilson



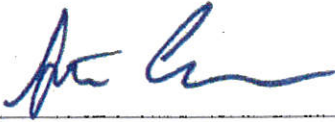
Pramila Jayapal



Adriano Espaillat



Peter A. DeFazio



Steve Cohen



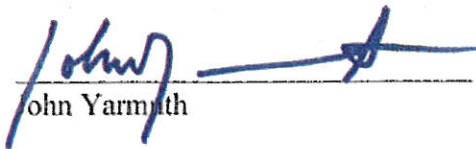
Anthony G. Brown



Ro Khanna



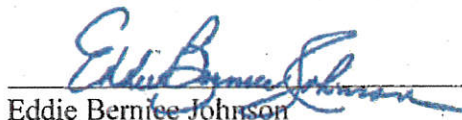
Bill Foster



John Yarmuth



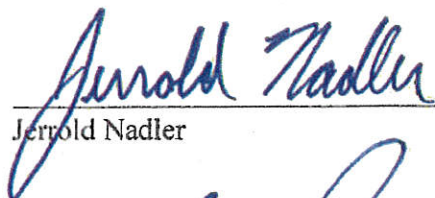
David E. Price



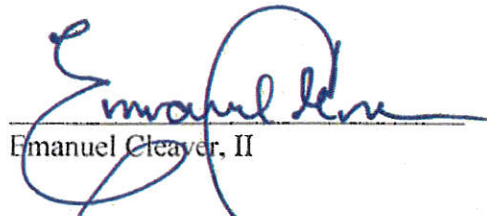
Eddie Bernice Johnson



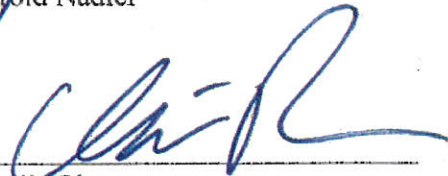
Colleen Hanabusa



Jerrold Nadler



Emanuel Cleaver, II



Chellie Pingree



Ed Perlmutter



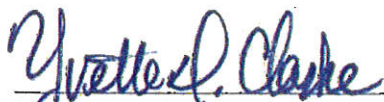
Alan Lowenthal



Gwen Moore



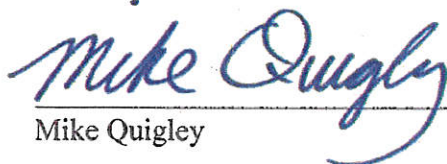
Scott H. Peters



Yvette D. Clarke



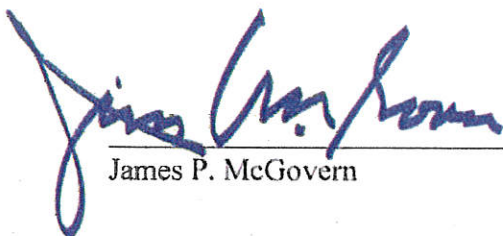
Jan Schakowsky



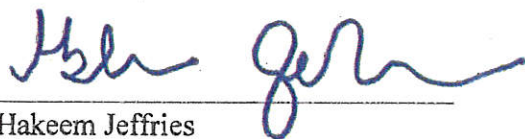
Mike Quigley



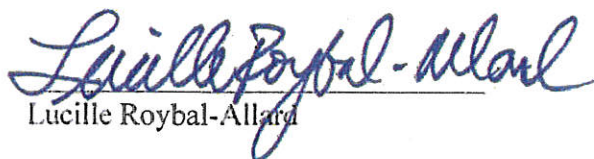
Mark DeSaulnier



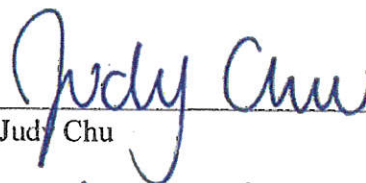
James P. McGovern



Hakeem Jeffries



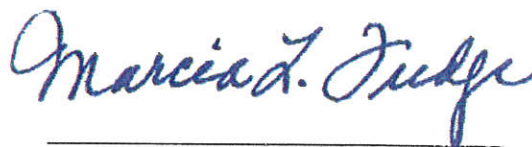
Lucille Roybal-Allard



Judy Chu



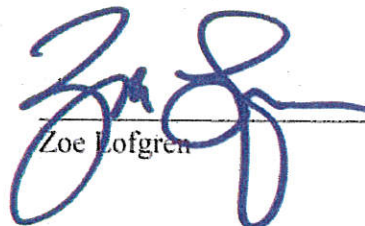
Karen Bass



Marcia L. Fudge



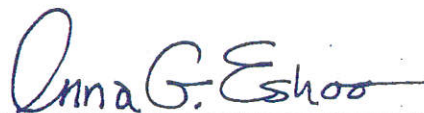
David N. Cicilline



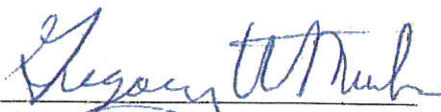
Zoe Lofgren



Bonnie Watson Coleman



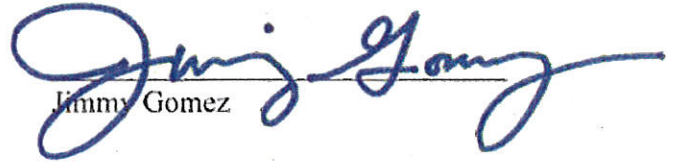
Anna G. Eshoo



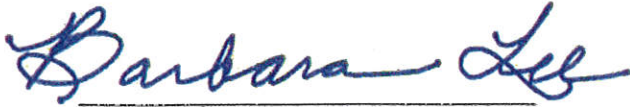
Gregory W. Meeks



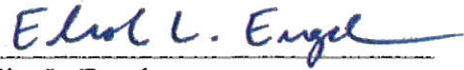
Alcee L. Hastings



Jimmy Gomez



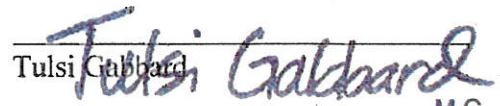
Barbara Lee



Eliot L. Engel



Robert C. "Bobby" Scott



Tulsi Gabbard

M.C.



Lisa Blunt Rochester

Congress of the United States
Washington, DC 20515

October 30, 2018

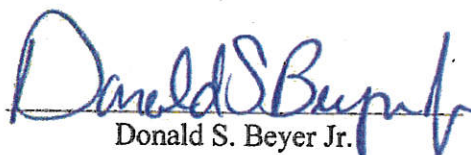
The Honorable Donald J. Trump
President
The White House
1600 Pennsylvania Avenue NW
Washington, D.C. 20500

Dear President Trump:

You recently tweeted, "All Republicans support people with pre-existing conditions, and if they don't, they will after I speak to them. I am in total support." Congressional leadership has made similar arguments. Senate Majority Leader Mitch McConnell said, "There's nobody in the Senate that I'm familiar with who is not in favor of coverage of preexisting conditions."^[1]

However, these words do not match the actions of your administration. Your Department of Justice has not only refused to intervene in a lawsuit brought by state attorneys general that would nullify preexisting conditions protections if successful, but also argued in a brief that guaranteeing coverage to people with health conditions and charging them the same rates should be struck down.^[2] Will you match your words to your administration's actions and order the Justice Department to intervene in *Texas, et al v. U.S., et al* to defend protections for pre-existing conditions? Will you repudiate the brief arguing for the elimination of pre-existing conditions protections?

Sincerely,



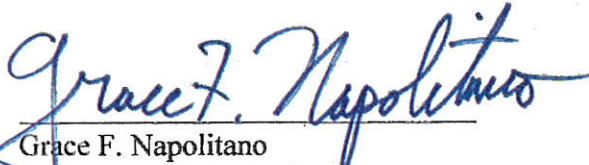
Donald S. Beyer Jr.
MEMBER OF CONGRESS



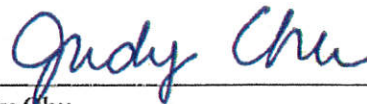
Nanette Diaz Barragán
MEMBER OF CONGRESS



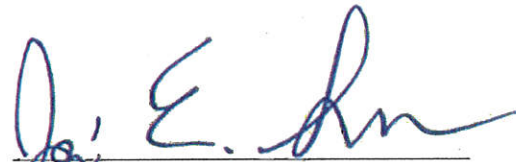
Mike Quigley
MEMBER OF CONGRESS



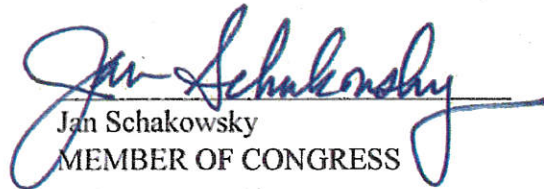
Grace F. Napolitano
MEMBER OF CONGRESS



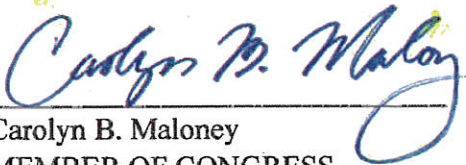
Judy Chu
MEMBER OF CONGRESS



José E. Serrano
MEMBER OF CONGRESS



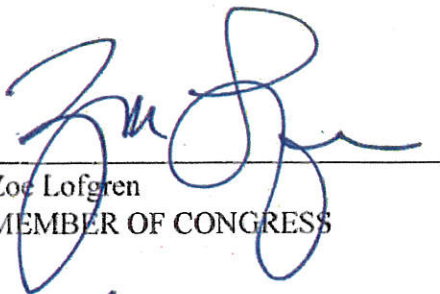
Jan Schakowsky
MEMBER OF CONGRESS



Carolyn B. Maloney
MEMBER OF CONGRESS



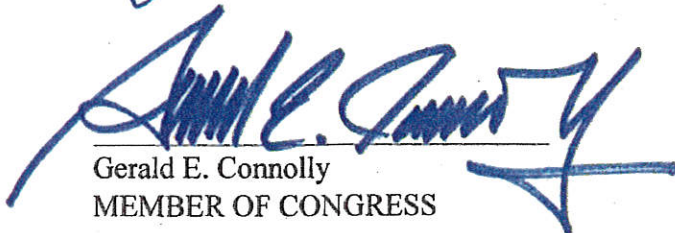
Betty McCollum
MEMBER OF CONGRESS



Zoe Lofgren
MEMBER OF CONGRESS



Scott H. Peters
MEMBER OF CONGRESS



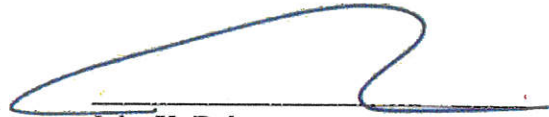
Gerald E. Connolly
MEMBER OF CONGRESS



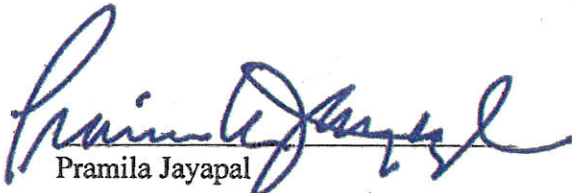
Alan Lowenthal
MEMBER OF CONGRESS



Dina Titus
MEMBER OF CONGRESS



John K. Delaney
MEMBER OF CONGRESS



Pramila Jayapal
MEMBER OF CONGRESS




Peter DeFazio
MEMBER OF CONGRESS



Norma Torres
MEMBER OF CONGRESS



Nydia Velázquez
MEMBER OF CONGRESS



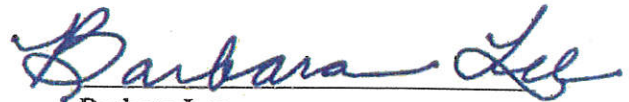
Bradley S. Schneider
MEMBER OF CONGRESS



Mark DeSaulnier
MEMBER OF CONGRESS



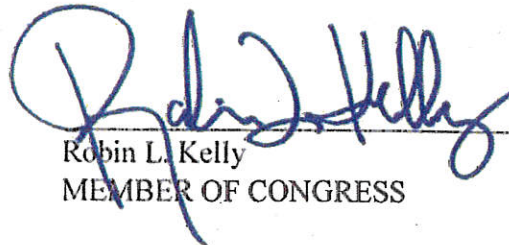
Jacky Rosen
MEMBER OF CONGRESS



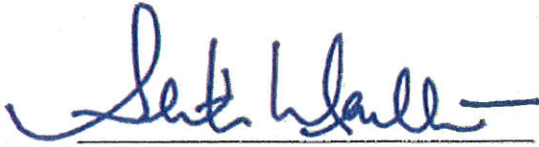
Barbara Lee
MEMBER OF CONGRESS




Adriano Espaillat
MEMBER OF CONGRESS



Robin L. Kelly
MEMBER OF CONGRESS



Seth Moulton
MEMBER OF CONGRESS



Luis V. Gutiérrez
MEMBER OF CONGRESS



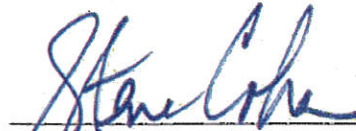
Terri Sewell
MEMBER OF CONGRESS



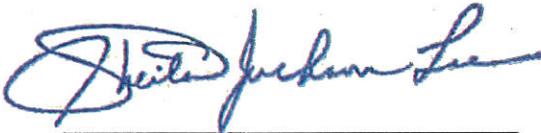
André Carson
MEMBER OF CONGRESS



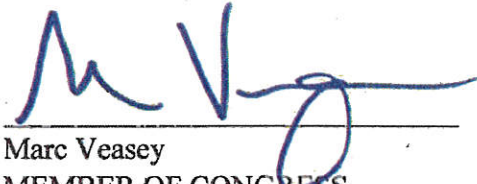
Bennie Thompson
MEMBER OF CONGRESS



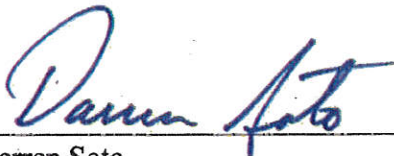
Steve Cohen
MEMBER OF CONGRESS



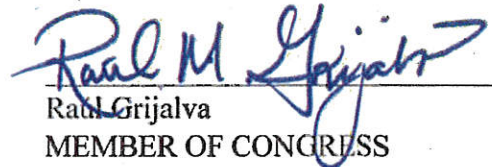
Sheila Jackson Lee
MEMBER OF CONGRESS



Marc Veasey
MEMBER OF CONGRESS



Darren Soto
MEMBER OF CONGRESS



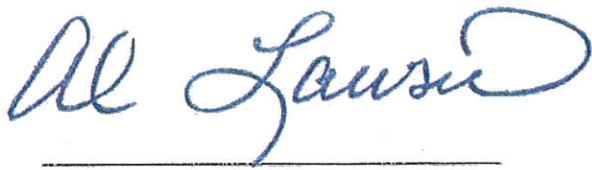
Raul Grijalva
MEMBER OF CONGRESS



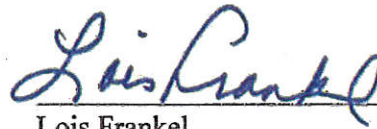
Mark Pocan
MEMBER OF CONGRESS



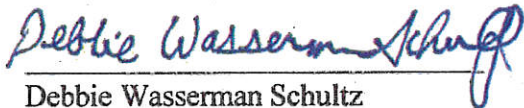
Frederica Wilson
MEMBER OF CONGRESS



Al Lawson
MEMBER OF CONGRESS



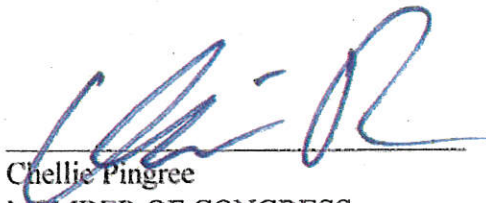
Lois Frankel
MEMBER OF CONGRESS



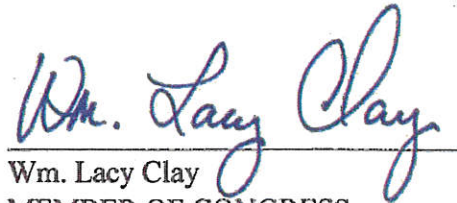
Debbie Wasserman Schultz
MEMBER OF CONGRESS



Cedric Richmond
MEMBER OF CONGRESS



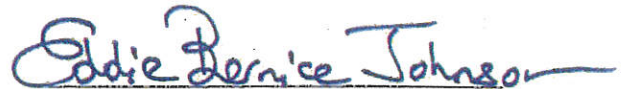
Chellie Pingree
MEMBER OF CONGRESS



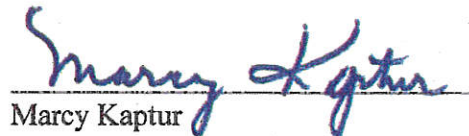
Wm. Lacy Clay
MEMBER OF CONGRESS



Stacey E. Plaskett
MEMBER OF CONGRESS



Eddie Bernice Johnson
MEMBER OF CONGRESS



Marcy Kaptur
MEMBER OF CONGRESS

^[1] https://www.washingtonpost.com/news/powerpost/paloma/the-health-202/2018/10/19/the-health-202-trump-says-gop-wants-to-protect-preexisting-conditions-but-a-republican-lawsuit-would-eliminate-them-if-successful/5bc8b7a71b326b7c8a8d1a68/?utm_term=.06ad7eddf4a4

^[2] <https://www.nytimes.com/2018/06/07/us/politics/trump-affordable-care-act.html?module=inline>;
<https://www.usatoday.com/story/news/politics/2018/06/07/trump-administration-not-defend-affordable-care-act/683517002/>; https://www.justsecurity.org/wp-content/uploads/2018/06/ACA.Azar_filing.pdf

Congress of the United States
Washington, DC 20515

October 30, 2018

The Honorable Curtis T. Hill, Jr.
Office of the Indiana Attorney General
Indiana Government Center South
302 W. Washington St., 5th Floor
Indianapolis, IN 46204

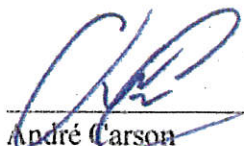
Dear Attorney General Hill:

President Trump recently tweeted, "All Republicans support people with pre-existing conditions, and if they don't, they will after I speak to them. I am in total support." Senate Majority Leader Mitch McConnell said, "There's nobody in the Senate that I'm familiar with who is not in favor of coverage of preexisting conditions."ⁱ President Trump and Leader McConnell are clearly responding to the national sentiment that recognizes the importance of these protections. According to a recent Kaiser Family Foundation poll, 75 percent of Americans say it is very important prevent insurance companies from denying coverage based on a person's medical history.ⁱⁱ

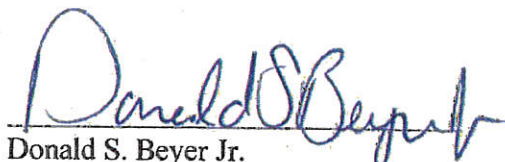
According to the Department of Health and Human Services, as many as 133 million Americans under the age of 65 have a pre-existing health condition that would lead to a denial of insurance coverage, or coverage only at an exorbitant price.ⁱⁱⁱ Allowing discrimination based on pre-existing conditions will be devastating to those living with chronic health challenges like asthma, diabetes, or cancer, and drive up costs for working families, small businesses, and entrepreneurs. Given that national Republican leadership is claiming to defend pre-existing conditions protections, we expect that you will immediately drop your lawsuit which, if successful, would nullify these protections.^{iv}

We look forward to your response.

Sincerely,



André Carson
MEMBER OF CONGRESS



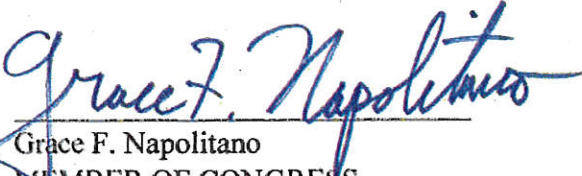
Donald S. Beyer Jr.
MEMBER OF CONGRESS



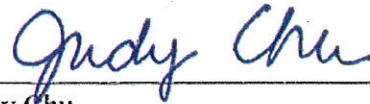
Nanette Diaz Barragán
MEMBER OF CONGRESS



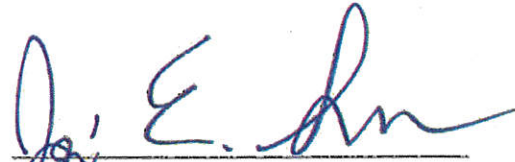
Mike Quigley
MEMBER OF CONGRESS



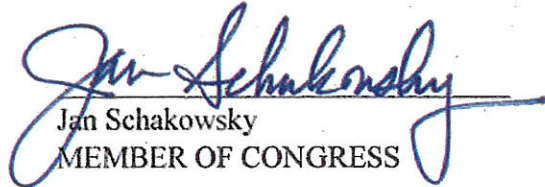
Grace F. Napolitano
MEMBER OF CONGRESS



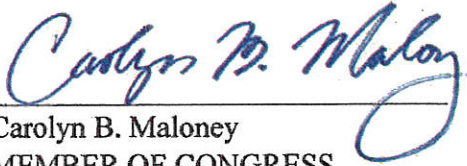
Judy Chu
MEMBER OF CONGRESS



José E. Serrano
MEMBER OF CONGRESS



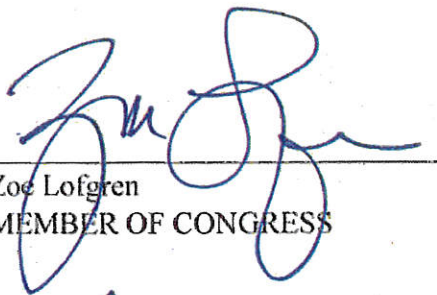
Jan Schakowsky
MEMBER OF CONGRESS




Carolyn B. Maloney
MEMBER OF CONGRESS



Betty McCollum
MEMBER OF CONGRESS



Zoe Lofgren
MEMBER OF CONGRESS



Scott H. Peters
MEMBER OF CONGRESS



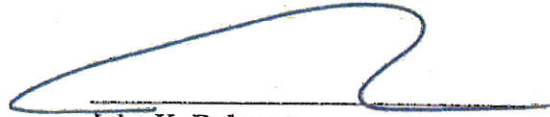
Gerald E. Connolly
MEMBER OF CONGRESS



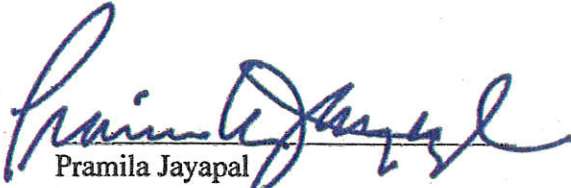
Alan Lowenthal
MEMBER OF CONGRESS



Dina Titus
MEMBER OF CONGRESS



John K. Delaney
MEMBER OF CONGRESS



Pramila Jayapal
MEMBER OF CONGRESS



Peter DeFazio
MEMBER OF CONGRESS



Norma Torres
MEMBER OF CONGRESS



Nydia Velázquez
MEMBER OF CONGRESS



Bradley S. Schneider
MEMBER OF CONGRESS



Mark DeSaulnier
MEMBER OF CONGRESS



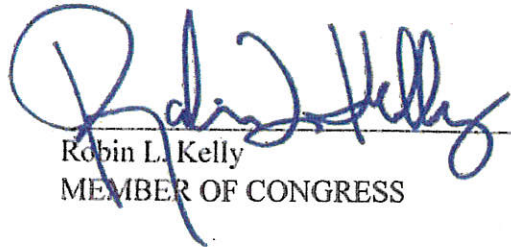
Jacky Rosen
MEMBER OF CONGRESS



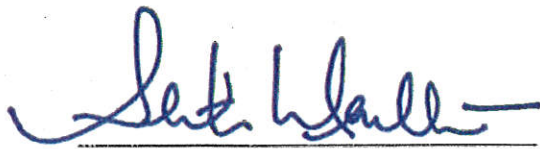
Barbara Lee
MEMBER OF CONGRESS



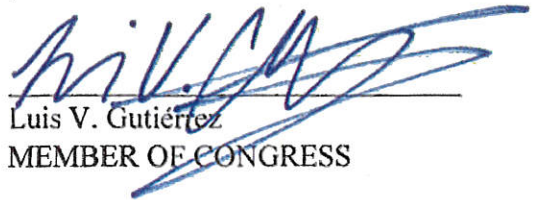
Adriano Espaillat
MEMBER OF CONGRESS



Robin L. Kelly
MEMBER OF CONGRESS



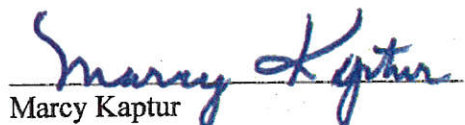
Seth Moulton
MEMBER OF CONGRESS



Luis V. Gutiérrez
MEMBER OF CONGRESS



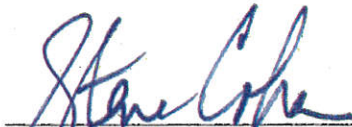
Terri Sewell
MEMBER OF CONGRESS



Marcy Kaptur
MEMBER OF CONGRESS



Bennie Thompson
MEMBER OF CONGRESS



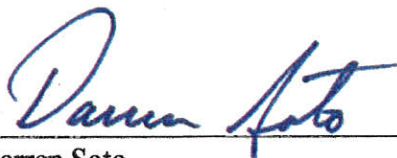
Steve Cohen
MEMBER OF CONGRESS



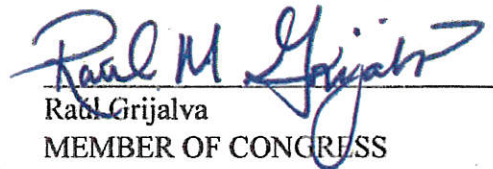
Sheila Jackson Lee
MEMBER OF CONGRESS



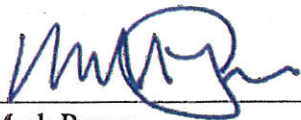
Marc Veasey
MEMBER OF CONGRESS



Darren Soto
MEMBER OF CONGRESS



Raul Grijalva
MEMBER OF CONGRESS



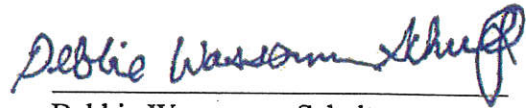
Mark Pocan
MEMBER OF CONGRESS



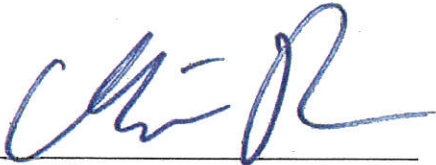
Frederica Wilson
MEMBER OF CONGRESS



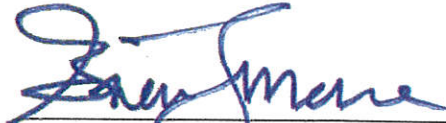
Tom O'Halleran
MEMBER OF CONGRESS




Debbie Wasserman Schultz
MEMBER OF CONGRESS



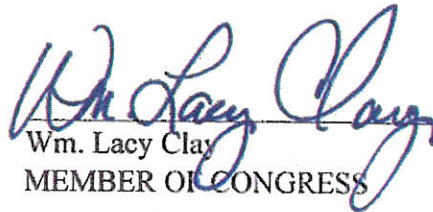
Chellie Pingree
MEMBER OF CONGRESS



Gwen Moore
MEMBER OF CONGRESS



Stacey E. Plaskett
MEMBER OF CONGRESS



Wm. Lacy Clay
MEMBER OF CONGRESS

ⁱ https://www.washingtonpost.com/news/powerpost/paloma/the-health-202/2018/10/19/the-health-202-trump-says-gop-wants-to-protect-preexisting-conditions-but-a-republican-lawsuit-would-eliminate-them-if-successful/5bc8b7a71b326b7c8a8d1a68/?utm_term=.06ad7eddf4a4

ⁱⁱ <https://www.kff.org/health-costs/press-release/poll-acas-pre-existing-condition-protections-remain-popular-with-public/>

ⁱⁱⁱ <https://aspe.hhs.gov/system/files/pdf/255396/Pre-ExistingConditions.pdf>

^{iv} <https://www.nytimes.com/2018/06/07/us/politics/trump-affordable-care-act.html?module=inline;>
[https://www.usatoday.com/story/news/politics/2018/06/07/trump-administration-not-defend-affordable-car-act/683517002/;](https://www.usatoday.com/story/news/politics/2018/06/07/trump-administration-not-defend-affordable-car-act/683517002/) https://www.justsecurity.org/wp-content/uploads/2018/06/ACA.Azar_filing.pdf